DOCUMENT RESUME

ED 107 559 SO 008 338

TITLE	Youth 1974: Finance-Related Attitudes. Report on the Institute's Third Biennial Survey of Americans Ages 14 through 25.
INSTITUTION	Institute of Life Insurance, New York, N.Y.
PUB DATE	[74]
NOTE	79p.
AVAILABLE FROM	Institute of Life Insurance, 277 Park Avenue, New York, New York 10017 (single copy free, multiple copies $.50 each, while supply lasts)
EDRS PRICE	MF-$0.76 HC-$4.43 PLUS POSTAGE
DESCRIPTORS	Attitudes; Career Choice; *Changing Attitudes; Consumer Economics; Family Attitudes; *Life Style; Middle Class Values; Money Management; National Surveys; *Sociocultural Patterns; *Work Attitudes; *Youth; Youth Employment

ABSTRACT

The probability sample for this national survey of youth's attitudes included 2,510 young people between the ages of 14 and 25 years. Results indicate that at the start of the 1970's there was a major turn about in attitudes. The fast changing attitudes of the 1960's seem to have been replaced by a more stable and conservative set of views and values. Young people have grown quite serious and more conventional. Interest in the youth counterculture has declined while there is a growing interest in executive and professional lifestyles. Data are included on youth's attitudes toward money, consumerism, life insurance, life insurance companies, responsibility for financial well-being, alternative lifestyles, marriage and the family, work, and careers. (Author/DE)

ED107559

YOUTH 1974

FINANCE-RELATED ATTITUDES

A report on the Institute's
third biennial survey of Americans
ages 14 through 25

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Foreword

There are now almost 47 million Americans in the 14 through 25 age segment. This exceptionally large group will have a major impact on the nation's future and on the future of the life insurance business.

But the need for the business to understand young people goes beyond the effect they will have in coming years. America's youth are a prime and an immediate market for life insurance. Some 31 million have protection that was purchased for them or obtained through a job, and over 10 million have already purchased individual coverage for themselves. It is, of course, between the ages of 14 through 25 that most Americans finish school, marry, start careers, and begin to buy major consumer products and services. The values and beliefs formed at this time are an important influence on the attitudes these people will have as adults.

Beginning in 1970, the Institute of Life Insurance has conducted biennial national surveys of the attitudes of the young. Timely new questions are asked in each survey, but the emphasis is on monitoring attitudes systematically, by repeating questions and keeping methodology constant.

Life insurance is somewhat unique in the complexity of its relationship to many aspects of people's lives. Therefore, the Institute Youth Research Program examines attitudes toward marriage and the family, work, money and savings, future security—as well as attitudes toward life insurance and the life insurance business. And because the operations of life insurance companies are affected by public attitudes (including youth's attitudes) toward business, government and consumerism, these areas also are investigated.

The current survey, the most extensive so far, was conducted in March 1974 and involved a national probability sample of 2,510 young people. (A description of the sample and the methodology is presented in the Technical Appendix.) The Gilbert Youth Research organization was commissioned, as in 1970 and 1972, to conduct the interviewing.

00004

Contents

Foreword	3
1974 Youth Survey Highlights	7
Attitudes Toward Money	
The Importance of Money	11
Savings	12
Concern with Future Financial Security	13
Spending Surplus Money	15
Young Americans as Consumers	
Spending Habits	17
Necessities of Life	19
Consumerism	20
Life Insurance: Experience and Attitudes	
Life Insurance Agents	25
Life Insurance Coverage	27
Attitudes Toward Life Insurance	29
When Coverage Should Start	31
Life Insurance and Working Wives	33
Youth and Life Insurance Companies	
Profits and Policyholders	37
"Legalism"	38
Social Responsibility	39
Life Insurance Companies Versus Government Programs	41

00005

Responsibility for Financial Well-Being

Individual Responsibility 43
Preferred Source of Life Insurance 45
Preferred Source of Health Insurance 46

Lifestyles

Five Lifestyles 49
"Woman's Place" 53
The American Way of Life 54
The Generation Gap 57

Marriage and the Family

Life Goals 59
Feelings About Marriage 60
Children 61
Woman's Role in the Family 64
Five Finance-Related Decisions 65
Alternatives to the Family 68

Work and Careers

Hard Work 71
Careers: Young Men's Viewpoints 72
Careers: Young Women's Viewpoints 74
Reasons for Going to College 77
A Life Insurance Career 78
Fringe Benefits 79

Technical Appendix 81

00006

1974 Youth Survey Highlights

At the start of the 1970s, there was a major turnabout in the attitudes of American youth. Social researcher Daniel Yankelovich recently stated, "So startling are the shifts in values and behavior between the late 1960s . . . and the present time that social historians of the future should have little difficulty in identifying the end of one era and the beginning of another."

The fast changing attitudes of the sixties seem to have been replaced by a more stable and conservative set of views and values. Dramatic new ideas and behavior are no longer forthcoming from this segment of the population. Campus unrest, found to be the nation's most serious problem in June 1970 (Gallup Poll), has become nearly nonexistent. Yale historian C. Vann Woodward has written on this subject, ". . . rarely in history has publicized activism been replaced so rapidly by apparent apathy, strident dissent by silence."

The Institute's Youth Research Program has measured some of the trends in this "new era." It finds that young people have grown quite serious and, in some respects, more conventional. Interest in the youth counterculture, which had caused much concern, has declined substantially, and there is a growing interest in executive and professional lifestyles. On attitudes toward marriage, hard work, and a variety of other matters, most young people are now quite traditional.

Nonetheless, a sizable minority of young people oppose basic American beliefs. A number of them hold deep reservations about the typical way of life of this society and are negative about marriage. The continuing existence of this critical minority, coupled with the nation's economic difficulties and political disenchantment, raise the potential of renewed youthful activism in the future.

Some of the values developed in the 1960s are slowly expanding, in spite of the return to traditionalism. For example, new ideas about work patterns, equality of family decision-making, self-development, and money are now held by more young people.

Highlights of the 1974 survey follow.

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Money and Savings

- Money, in itself, does not seem quite as important to young people as it did in 1970 and 1972; now 35 percent say money is highly important—it was 43 percent four years ago.

- About the same proportion as in 1970 and 1972, nearly 19 in 20, believe it is necessary to save money, but fewer young people in 1974 feel that regular saving is necessary. However, more than 3 in 5 believe it is worthwhile to "enjoy today" even if debts must be incurred to do it.

- The consumer movement is supported strongly by young people, and a majority approve strategies used by consumer groups, even so extreme a measure as to try to shut down a business thought not to be responsive to consumer needs.

Life Insurance

- Life insurance is now described as a "great thing" by 64 percent of young Americans, 5 percentage points higher than in 1970 and in 1972. But respondents in their twenties are more inclined than teenagers to call life insurance "a necessary evil."

- Two in three young people, as in 1972, feel they are uninformed about life insurance. Forty-seven percent of respondents have been approached by a life insurance agent either directly or through the mail; in half of the contacts the agent made a favorable impression.

- Two in five young people feel that males should be covered by life insurance "as soon as possible, even right after birth," while 1 in 3 says females should be protected from the start of life.

- The statement, "I wish the government would supply life insurance for everyone, so I wouldn't have to do it myself," was agreed with by 46 percent—6 percentage points more than in 1972.

Life Insurance Companies

- A majority of respondents feel life insurance companies show concern for policyholders, including those who can afford only small policies.

- A growing number of young people think the life insurance business has more concern for the public welfare than it is generally given credit for. But they rate the drug (pharmaceutical), banking, and automobile industries as more involved in solving the problems of the community and nation. Only the airline and steel industries, of those listed, rank lower than the life insurance business in this regard.

• The charge of excessive "legalism" continues to be a major criticism of life insurance companies. In 1974, 78 percent of the sample agreed with the statement, "I feel life insurance companies are guided too much by the 'fine print' in the contract."

Lifestyles

• More than 1 in 2 of the respondents say, "I would most like to adopt the kind of life this society has typically offered: a good job, a nice family, living in a pleasant neighborhood, and becoming part of the community." But 1 in 4 is deeply critical of this way of life.

• Seven in ten young people are confident about their future. But Watergate and inflation appear to have taken a toll—now 3 in 4 are worried about the future of the country.

Marriage and the Family

• Most young Americans approve highly of marriage. But the survey found indications that the form of the family will change. For example, 2 in 5 feel a couple should wait at least three years after marriage before having children. A large majority think the husband and wife should share equally in making decisions once under the man's domain.

• The 1974 Youth Survey found young people less family-oriented than adults. Forty-two percent of young people feel "a happy family life" is a more important life goal than "the opportunity to develop as an individual," "a fulfilling career," or "making a lot of money." Eighty percent of adults interviewed in a 1973 Institute survey named a happy family life first.

Work and Careers

• The saying that "Hard work almost always pays off," is agreed with by 3 in 4 young people.

• Forty-five percent of the young men and women surveyed say they will stay with one career, but will take at least one major leave of absence from work for travel, further education, raising children and the like. Twenty-three percent of young women, but only 2 percent of young men, expect to work little if at all.

• Given a list of 12 fringe benefits and asked which three they would prefer to have, respondents chose free health insurance most often. Life insurance worth twice annual income was picked fourth, after free education and profit sharing.

Young People's Attitudes Toward Money

The serious economic problems in this country and in the world are causing grave worry among Americans. In August 1974, a Roper Poll found that 50 percent of the adult population thought the nation was headed for a depression within two years.

Young people in this unsettling atmosphere might be expected to show more intense concern for their financial future, feel a greater need for rigorous saving and believe more fully in the importance of money. Yet, although only minor shifts in attitudes have occurred, the Institute's Youth Surveys have found that just the reverse has taken place.

Other national surveys of youth have discovered much the same trends. Yankelovich, Skelly, and White, Inc., a research firm that has surveyed Americans ages 16 through 25 for a number of years, found that the proportion of noncollege youth desiring less emphasis on money rose from 54 percent in 1969, to 74 percent in 1973; for college students it went from 73 percent in 1969, to 80 percent in 1973.

Two factors that may be related to these trends are the growth of employer and government security programs, and women's increased work expectancies, with the resulting rise of two-income families. The difficult economic situation could also be adding to the reordering of finance-related attitudes.

Individual development is now more highly valued by American youth (this will be discussed in the chapter on lifestyles). Perhaps the new stress on self is causing some of the young to think less of money and material things.

The Importance of Money

Each Youth Survey since the 1970 bench mark has asked respondents this fundamental question about money:

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Being as realistic as possible, how important would you say money, and all it can buy, is to you? Is it one of the most important things in your life? A very important thing in your life? A moderately important thing? Or, is it relatively unimportant to you?

Thirty-five percent say money is one of the most important things in their lives, or very important. In 1970, 43 percent felt this way. The proportion who say money is relatively unimportant has risen to 12 percent.

College graduates have had an especially large decline in their evaluation of money. Now 31 percent of them say it is either of great importance or very important, against 47 percent in 1970. Perhaps the greater difficulties college graduates now find in starting their careers have led to this shift in thinking.

All three Youth Surveys have found young men believe more in the importance of money than young women. This is probably related to the males' traditional responsibility for family finances.

	1970	1972	1974
	%	%	%
Importance of money			
Most important	11	8	9
Very important	32	30	26
Moderately important	50	54	53
Relatively unimportant	7	8	12

Note: Percentages do not always add to 100% on this and other tables, due to rounding. All tables that are not marked by a year refer to the 1974 survey.

Savings

Regardless of economic conditions and the rise of government and private security programs, almost all young Americans still recognize the need for personal savings. About 19 in 20 respondents in each Youth Survey said saving money is necessary. However, the feeling that a regular pattern should be followed has now gone down.

Young married people have greatly revised their attitudes. The proportion of married respondents who say a regular pattern of saving is needed dropped from 63 percent in 1970 to 51 percent now.

Although more young men (married and single) than young women say money is important, a greater number of young women believe in saving regularly. In 1974, 54 percent of females and 46 percent of males favored this.

Views on Saving

	1970	1972	1974
	%	%	%
It is very important for a person to develop a regular pattern of savings and to stick to it.	55	54	50
It doesn't matter how a person saves, as long as he does.	37	39	44
All things considered, saving is not really necessary.	8	7	6

Concern with Future Financial Security

The proportion of young people who feel very concerned with their future financial security dropped 8 percentage points, while for those somewhat concerned it went up 11 points, as the next table shows. Overall, in 1974, 88 percent are at least somewhat concerned; it was 85 percent in 1970 and 1972.

Some population segments have shown extremely large declines in apprehension about future security. Sixty-seven percent of nonwhites said in 1970 they were very concerned with this; now it is 47 percent. Whites, however, are still much less worried; only 32 percent are very concerned in 1974.

Among married respondents 47 percent were much concerned in 1970; it is 30 percent today. (As mentioned above married people have also become much less likely to believe in saving regularly.) For the first time the Youth Survey found singles more concerned about future security than married people.

Women, as a group, are worrying less about financial security. Thirty-four percent of them are now very concerned, against 44 percent in 1970. This drops women's concern to the same level as men's. The oldest respondents (ages 22 through 25) are the least apprehensive. Only 27 percent of them are now very concerned, down from 41 percent in 1970.

	1970	1972	1974
	%	%	%
In general, how concerned are you about your future financial security?			
Very concerned	42	37	34
Somewhat concerned	43	48	54
Somewhat unconcerned	11	13	9
Very unconcerned	3	3	3

Not unexpectedly, young people with the highest regard for money—in itself—worry more frequently about future financial position than people who think less of it. More than half of those who say money is of utmost importance are very concerned with their financial future, but only a quarter of those who feel that money is moderately important, or relatively unimportant, are that concerned.

	Importance of Money, 1974			
	Most important	Very important	Moderately important	Relatively unimportant
	%	%	%	%
Concern with future financial security				
Very concerned	54	44	27	24
Somewhat concerned	39	48	60	53
Somewhat unconcerned	3	6	11	13
Very unconcerned	4	2	2	10

Spending Surplus Money

For further insights into youth's feelings about money the Institute's Youth Survey asked in 1974, and earlier in 1972:

> **Let's suppose that you had taken care of your basic necessities . . . food, clothing, shelter, your education, your bills, etc. Which one of the ways below would best describe the way you would use most of the money left over?**
>
> 1. **As a means of providing for future financial security, through savings or investments.**
> 2. **As a means of obtaining whatever you might want from day to day.**
> 3. **As a way of improving your possessions—buying a larger car, more expensive clothes, etc.**
> 4. **As a way of paying for your leisure time—vacations, travel, weekends, hobbies.**

1974 responses were not very different from those in the previous survey. A large number of young people would still not spend surplus money on luxuries. Providing for future financial security remains the most popular answer, but the proportion who would use surplus funds this way has dropped 4 percentage points to 50 percent.

Marital status and financial background affect plans for the use of extra money. In both 1972 and 1974, single people and those from homes with below average incomes would least often hold such funds for the future.

How Young People Would Spend Surplus Money

	1972	1974
	%	%
Provide for future security	54	50
Pay for leisure time	26	28
Obtaining whatever wanted day to day	12	14
Way of improving possessions	6	8

Surprisingly, the young people who value money most highly still would not save surplus funds for future security as often as those who see money as less important. Instead, they are more attracted than others to using this money for day-to-day purchases.

Importance of Money, 1974

	Most important	Very important	Moderately important	Relatively unimportant
	%	%	%	%
Provide for future security	45	47	51	56
Pay for leisure time	30	29	27	28
Obtaining whatever wanted day to day	11	14	15	10
Way of improving possessions	14	10	6	7

Enjoy Today

While most young people stress the importance of saving and future security, it is clear that they are also interested in taking advantage of the present. More than 3 in 5 agree with the statement, "We never know what tomorrow will bring, so I think it is important to enjoy today—even if you have to incur some debts to do it."

Adults are more future-minded. In another 1974 Institute survey just 1 in 2 of them agreed with the above statement (although somewhat different answer categories were used).

		Age				Sex	
	Total	14-16	17-18	19-21	22-25	M	F
	%	%	%	%	%	%	%
We never know what tomorrow will bring, so I think it is important to enjoy life today—even if you have to incur some debts to do it.							
Agree strongly	28	30	31	28	22	25	30
Agree somewhat	35	32	34	38	38	36	35
Disagree somewhat	22	24	20	21	23	23	20
Disagree strongly	14	12	13	13	17	15	17

Young People as Consumers

Most Americans start to learn money management and begin to shop independently for substantial items during their teens and early twenties. Some of the purchasing attitudes and habits formed in this period are carried through life.

Those young people interviewed in 1974 have ample purchasing experience. Twenty-six percent hold full-time jobs and 31 percent work part time; 21 percent are married. The mean income of young people, from all sources (including wages, allowances, gifts, dividends), is $2,912 a year.

Spending Habits

To acquire a deeper understanding of young people's consumer behavior, the 1974 survey added a series of questions on spending habits. In 2 of 3 areas it was found that young people think they do well as consumers. Age, marital status and education are all important factors here. A greater number of older respondents than younger say they are good with their money, and married respondents approve of their own spending habits more than singles do. College students and graduates feel they are wise consumers to a greater extent than those at other educational levels.

Inflation has focused much attention on the necessity for careful shopping. Three in four young people say they do compare prices and brands before buying; young women stress this more strongly than young men.

		Age				Sex		Marital Status	
	Total	14-16	17-18	19-21	22-25	M	F	Married	Single
	%	%	%	%	%	%	%	%	%
I usually compare prices before I decide where to shop or which brand to buy.									
Agree strongly	35	34	31	35	43	32	38	47	32
Agree somewhat	39	36	38	42	39	41	37	36	40
Disagree somewhat	17	19	20	17	12	18	15	9	19
Disagree strongly	7	8	9	6	6	7	7	7	7

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Seventy-three percent of young Americans say they manage their finances well. Having more money seems to give confidence about financial behavior—young people from average and above average financial backgrounds feel more capable at managing money than those from below average income families. Employed respondents say they are more competent at this than those not working.

		Age				Sex		Marital Status	
	Total	14-16	17-18	19-21	22-25	M	F	Married	Single
	%	%	%	%	%	%	%	%	%
I am good at managing my money.									
Agree strongly	22	16	20	24	28	24	20	26	20
Agree somewhat	51	53	52	49	49	49	52	51	51
Disagree somewhat	20	20	22	20	18	20	20	17	21
Disagree strongly	7	8	6	6	6	6	7	6	7

In spite of the respondents' basically positive answers on comparison shopping and money management, more than 7 in 10 young people say, "I often spend more than I really want to." Both sexes feel equally guilty of this. Again, marriage seems to be a factor in money management; 63 percent of married people say they spend excessively, against 75 percent of singles.

		Age				Sex		Marital Status	
	Total	14-16	17-18	19-21	22-25	M	F	Married	Single
	%	%	%	%	%	%	%	%	%
I often spend more than I really want to.									
Agree strongly	32	40	34	31	25	31	32	23	34
Agree somewhat	41	38	38	41	36	43	39	40	41
Disagree somewhat	18	14	21	18	21	17	19	21	17
Disagree strongly	9	6	7	9	18	9	10	15	8

A majority of the people interviewed think courses in money management should be required. Young women are more receptive to this than young men. And not surprisingly, high school students, who would have to take these courses, are the most opposed to the idea.

	Total	Sex M	Sex F
	%	%	%
Everyone should be required to take a course in how to manage money.			
Agree strongly	26	23	28
Agree somewhat	33	32	34
Disagree somewhat	23	24	22
Disagree strongly	14	17	11

Necessities of Life

One of the primary uses of life insurance is to make sure that dependents can continue to have the necessities of life in the event of the premature death of a provider. However, the American concept of "necessities" has undergone much change, and undoubtedly this will continue. Telephones, cars, TVs, once thought of as luxuries, are now considered essentials.

The 1974 Youth Survey establishes bench mark data on what young people see as necessities today; future surveys will monitor this.

Respondents were shown a list of twelve items (see below) and asked to rank them as, "A necessity to have in the future," "Important to have but not a necessity," or, "Relatively unimportant to have in the future."

Of the 12, "your own home" is most often called a necessity, followed in order by a pension plan, a savings account of at least $5,000, and life insurance coverage of at least $50,000. A higher education is still not thought to be essential by a majority of the young; fewer than 2 in 5 say a college education is needed, and little more than 1 in 10 say this about a master's degree. Some consumer items listed are considered relatively unimportant by about half of the sample, or more. These include a dishwasher, a color TV, an air-conditioned home, and a stereo system. But a new car is considered a necessity by 3 in 10.

Marriage is a major influence on thoughts about what things are essential. Single people identify 10 of the 12 items—all but a home and a pension plan—as necessities more often than married people.

Degree of Importance of 12 Items

	A necessity			Important but not necessity			Relatively unimportant		
	Total	Married	Single	Total	Married	Single	Total	Married	Single
	%	%	%	%	%	%	%	%	%
Your own home	59	63	58	33	30	34	7	7	8
A pension plan	57	66	55	30	25	31	9	9	9
A savings account of at least $5,000	43	37	45	38	52	44	11	10	10
Life insurance amounting to at least $50,000	40	35	42	38	45	35	19	19	19
A college education	38	25	42	41	45	40	20	30	17
A new car	30	25	31	48	44	49	22	31	20
An air-conditioned home	14	13	15	35	38	35	49	48	50
An opportunity to travel abroad	13	6	15	45	34	48	40	59	36
A stereo system	13	5	15	39	33	40	48	62	44
A master's degree	12	8	14	44	39	45	42	54	39
A color TV	12	9	12	34	32	34	54	59	53
A dishwasher	9	5	10	27	28	27	64	68	63

Consumerism

Consumerism continues to be the most widely accepted social action movement in the United States. According to another 1974 Institute survey, 9 in 10 adults approve of it.

The Youth Survey asked a series of questions on consumerism and found awareness of this movement high, and learned that most of those who know about it support it. Young people show generally strong approval of various strategies employed by consumerists, even actions often thought of as extreme.

Awareness of consumerism and support for its aims are related to age and education. The oldest and most educated respondents are quite likely

00019

to know about and accept the consumer movement. Married people are more aware of it than singles, and support it to a slightly greater extent. There are regional differences also in respect to awareness. Those in the North Central region are the most knowledgeable.

		Age			
	Total	14-16	17-18	19-21	22-25
	%	%	%	%	%
Awareness of consumer movement					
Extremely aware	10	6	8	13	16
Somewhat aware	52	46	51	52	59
Not too aware	25	31	28	20	19
Not at all aware	13	18	12	14	5

		Age			
	Total	14-16	17-18	19-21	22-25
	%	%	%	%	%
Extent of support for aims of consumer movement					
Completely for it	30	24	27	33	38
More for than against	53	53	53	53	52
More against than for	6	5	7	5	6
Completely against it	1	1	*	1	*
Don't know; no opinion	11	16	13	8	6

Note: Not asked of those not at all aware of consumer movement.

*Less than .5 percent.

Five Strategies of Consumer Protection

Consumer groups have engaged in a variety of actions to promote their cause. To obtain some specific insights into the feelings of young people about consumerism in action, the survey asked about five strategies some consumer organizations have used.

The practices of publishing information about the quality of different merchandise and of putting pressure on government to set minimum quality and safety standards, receive the most support. A majority give these actions their full approval and fewer than 1 in 10 is opposed.

	Total	Age 14-16	17-18	19-21	22-25
	%	%	%	%	%
Publishing information					
Completely for	71	61	66	77	82
More for than against	24	30	28	18	18
More against than for	2	4	2	1	-
Completely against	*	*	*	*	-
Don't know	3	5	4	2	1

* Less than .5 percent.

	Total	Age 14-16	17-18	19-21	22-25
	%	%	%	%	%
Putting pressure on government					
Completely for	59	52	58	64	63
More for than against	31	35	32	28	27
More against than for	5	6	5	4	6
Completely against	2	2	3	2	1
Don't know	3	5	3	2	2

Lawsuits against businesses which produce goods that seem harmful are favored by 3 in 4 young people, but less than a majority give complete support.

	Total	Age 14-16	17-18	19-21	22-25
	%	%	%	%	%
Suing businesses					
Completely for	43	40	44	45	44
More for than against	32	33	31	31	32
More against than for	14	12	15	14	15
Completely against	6	7	5	6	6
Don't know	5	7	5	4	3

People from poor families are less in agreement with suing these businesses than those from homes with higher income; by region, this activity receives the most acceptance from those living in the Northeast.

The last two tactics asked about—boycotting stores or businesses not responsive to consumers and forcing the shutdown of companies not responsive to consumer needs—are looked upon as extreme by more respondents. Nonetheless, both of these activities have the support of 3 in 5 young people, and 1 in 4 is completely for each.

		Age			
	Total	14-16	17-18	19-21	22-25
	%	%	%	%	%
Forcing the shutdown of companies					
Completely for	23	22	21	24	24
More for than against	39	38	39	40	38
More against than for	26	25	28	24	25
Completely against	6	5	6	6	8
Don't know	6	10	6	5	4

		Age			
	Total	14-16	17-18	19-21	22-25
	%	%	%	%	%
Boycotting stores					
Completely for	25	26	21	27	26
More for than against	39	35	41	40	40
More against than for	20	20	22	19	21
Completely against	8	8	7	9	9
Don't know	8	12	9	5	4

Acceptance of boycotts and shutdowns, like lawsuits, is higher among young people in the Northeast than elsewhere.

00022

Life Insurance: Youth's Experiences and Attitudes

The collection of data on young people's attitudes toward life insurance and life insurance companies is a primary aim of the Institute's Youth Surveys.

To a considerable extent—although somewhat limited at the younger ages—those surveyed base attitudes toward life insurance on actual experiences. About 22 million young people ages 14 through 25 have been contacted by life agents and more than 10 million have purchased individual life insurance for themselves. Over 31 million are protected by life insurance that was either bought for them or obtained through a job.

There are regional differences in youth's attitudes toward life insurance and in actual purchasing behavior. Those living in the South, and to a somewhat lesser extent in the North Central region, have the most favorable attitudes and purchase life insurance more readily. The young people of these two regions have more coverage which was purchased for them or obtained through the job. On most issues those in the South and North Central region are the most traditional in the country. People who have traditional attitudes are usually most positive toward life insurance.

Life Insurance Agents

It may be surprising that 47 percent of the young people surveyed report having been approached by life insurance agents either directly or through the mail. Naturally, agents sought out older respondents most frequently. Four in five of those ages 22 through 25 were contacted, against 1 in 5 ages 14 through 16. Males, married people and working youth were also quite often reached by an agent.

Financial background made almost no difference in a young person's chance of being contacted.

00023

	Total	Age				Marital Status	
		14-16	17-18	19-21	22-25	Married	Single
	%	%	%	%	%	%	%
Have you ever been approached by a life insurance agent directly or through the mail?							
Yes, approached directly	34	10	16	46	69	72	24
Yes, through the mail	21	12	18	22	36	28	19
No, not approached	53	79	68	40	20	20	61

Note: Adds to more than 100% due to multiple responses.

The survey asked those who were approached what kind of impression the agent made. One in two said it was favorable, 1 in 4 had an unfavorable impression. The remainder had no positive or negative judgment.

The people most contacted by life agents—older, married, and working youth—were the most impressed. But college students were more negative than high school students or people out of school. (This could be related to the negative experiences or publicity caused by some campus marketing practices.)

	Total	Educational Status		
		High school	College	Out of school
	%	%	%	%
Impression of agent				
Favorable	51	40	37	59
Unfavorable	27	28	38	23
Neither favorable nor unfavorable	22	32	25	18

A large majority of American youth continue to think that agents are helpful to people who are purchasing life insurance. When asked four years ago if a life agent should be avoided when buying life insurance, 73 percent of respondents said no. This year, 74 percent said no. Only 7 percent now feel strongly that the agent should be bypassed.

The most experienced and educated young people most often feel the life agent is important. These include older respondents, married people, and those in college or who went to college. Males and people from above average or average income families are also highly positive in their feeling about life agents. As will be seen later, these people are usually most knowledgeable about life insurance.

Attitude toward the need for life insurance is a factor in thoughts about the usefulness of dealing with an agent. One in two who says life insurance is not necessary also believes agents are not necessary in making a purchase. But only 1 in 4 of those who believe life insurance is necessary also thinks people who do not deal with a life insurance agent are better off.

	1970	1974
	%	%
If a person can avoid dealing with a life insurance agent in the purchase of insurance he is better off.		
Agree strongly	6	7
Agree somewhat	18	19
Disagree somewhat	41	43
Disagree strongly	32	31

Life Insurance Coverage

In 1972 and 1974 the Youth Survey found that 1 in 5 young people personally bought individual life insurance protection. Older respondents, in both survey years, were most apt to have made a purchase, and married people were about three times as likely as singles to have done so. Males bought coverage more often than females.

There are strong regional differences here. In 1974, 27 percent of young people living in the South bought individual life insurance for themselves, compared to 24 percent from the North Central region, 20 percent from the Northeast, and 16 percent from the West.

	1972	1974
	%	%
Purchase of individual life insurance policy		
Have purchased	21	22
Have not purchased	79	78

Since it is not possible for many young people to afford life insurance coverage themselves, a number of parents and relatives take on the responsibility of purchasing protection for their young. Sixty percent of nonworking youth and 58 percent of young people working part time have life insurance protection that was purchased for them by someone else. Even 36 percent of young people working full time, most of whom are just starting their careers, are covered this way. In all, more than half the respondents are protected by policies that were bought for them.

Not unexpectedly, the youngest respondents are most often covered by policies bought by someone else, and females have more of this coverage than males.

Two other factors are also important here. The more prosperous the financial background of respondents, the more often they have coverage that was purchased for them. And following the regional pattern that exists for personally bought protection, more young people in the South and North Central regions have life insurance purchased for them than those in the Northeast or West.

A growing number of Americans of all ages are supplied with life insurance protection at work. Two in five young people working full time are covered through a job, and of the total youth sample, 1 in 6 has this benefit.

Just 1 young person in 3 is not covered by life insurance either purchased for him or obtained through a job.

		Age			
	Total	14-16	17-18	19-21	22-25
	%	%	%	%	%
Life insurance coverage					
Through job	17	5	8	23	31
Bought for them	53	66	56	48	39
No coverage of these types	34	30	37	33	37

ATTITUDES TOWARD LIFE INSURANCE

Young people strongly recognize the necessity for having life insurance protection and there is evidence that their attitudes are becoming even more favorable. Many of the young see life insurance as a family man's responsibility and feel people should be covered from birth.

Knowledge of Life Insurance

Although a number of young people have met with agents and have life insurance policies, 22 percent feel not at all informed about life insurance, and another 45 percent feel not too well informed. This has barely changed since 1972. Another Institute survey conducted in 1974 found that 48 percent of adults also feel not too well or not at all informed.

	Youth Survey		Adult Survey
	1972	1974	1974
	%	%	%
Knowledge of life insurance			
Very well informed	5	7	13
Fairly well informed	27	27	39
Not too well informed	47	45	33
Not at all informed	21	22	15

Since males have customarily been responsible for a family's financial security, it is not surprising that more young men than young women believe they have an understanding of life insurance. Financial background also makes a difference. Young people from families with above average or average incomes feel more sure of their knowledge of life insurance than those from less prosperous homes. Understanding of life insurance rises with respondents' education. Married people and singles

00027

have about the same level of knowledge. The older respondents, ages 22 through 25, have the greatest knowledge, which, no doubt, relates to their greater experience with life insurance and life insurance agents.

	Age			
	14-16 %	17-18 %	19-21 %	22-25 %
Knowledge of life insurance				
Very well informed	3	5	6	11
Fairly well informed	20	26	26	36
Not too well informed	47	49	45	39
Not at all informed	29	19	23	15

Life Insurance – "A Great Thing"

Since the last survey, youth's overall attitudes toward life insurance have improved; now 64 percent choose the phrase "a great thing" to describe it. It was 59 percent in both 1970 and 1972.

There were marked attitudinal differences on this within almost all demographic segments. In every survey since 1970 more females than males have had the opinion that life insurance is a great thing. The youngest people, ages 14 to 16, are more favorable than older respondents. Nonwhites have much more favorable attitudes than whites; those living in the South and to a somewhat lesser extent in the North Central region more frequently say life insurance is great than those from the Northeast and West.

In 1970 and 1972, married and single people felt about the same toward life insurance. But now married respondents are more likely than singles to call it "a necessary evil," and say less frequently it is a great thing. College graduates are least likely, of all the population segments, to label life insurance "a great thing."

In each of the three surveys only about 1 in 7 young Americans felt life insurance is unnecessary.

There is evidence that the more young people understand life insurance, the more inclined they are to think of it as something everyone should have. Life insurance is thought to be unnecessary by 22 percent

of those not at all informed, and by 14 percent of the not too well informed. But only 10 percent of fairly well informed young people and 9 percent of those very well informed see it as unnecessary.

	1970 %	1972 %	1974 %
Please tell me which one of these three statements comes closest to the way you feel.			
Life insurance is a great thing; everybody should have it.	59	59	64
Life insurance is a necessary evil.	28	25	21
Life insurance isn't really necessary; people can do without it.	13	16	15

When Coverage Should Start

The above table establishes that a large majority of youth feel life insurance is necessary. But what are their opinions about when coverage should start, and when more substantial coverage is needed?

The most favored time for a first policy on males is, "As soon as possible, even right after birth." Thirty-nine percent of the sample indicate this, making it at least twice as popular as any other time in the life cycle. Another 14 percent feel coverage for males should start during, or right after, high school and 4 percent say in college. Hence, 57 percent believe young men should have life insurance protection before they leave home to be on their own.

"Upon getting married" is most frequently mentioned as the time when more substantial protection is needed; 34 percent picked that and another 24 percent think it is just as well for men to wait until they are fathers.

Fewer young people feel certain about when to add substantially to protection than about when a first policy should be provided.

	Any life insurance	More substantial coverage
	%	%
The point at which it becomes necessary for males to have life coverage.		
As soon as possible, even right after birth	39	1
During or right after high school	14	10
During college	4	4
Upon leaving home to be on his own	17	15
Upon getting married	19	34
Upon having children	4	24
None of these; it is unnecessary	3	5
Don't know; no answer	1	8

Opinions about when females should first have life insurance and when more substantial coverage should be added are very close to beliefs about coverage for males.

Thirty-four percent are of the opinion that life coverage for females should begin as soon as possible, even right after birth. Again, this is double the number that select any other time in the life cycle. Seven percent say women should wait until they have children to protect before

	Any life insurance	More substantial coverage
	%	%
The point at which it becomes necessary for females to have life coverage.		
As soon as possible, even right after birth	34	1
During or right after high school	13	8
During college	4	3
Upon leaving home to be on her own	16	14
Upon getting married	16	26
Upon having children	7	24
Upon contributing to family income	2	5
None of these; it is unnecessary	6	10
Don't know; no answer	2	8

buying any coverage; 24 percent think that the birth of a child is the best reason for adding more substantial protection.

Interestingly, only 2 percent feel a woman's contributing to family income makes life insurance coverage necessary, and only 5 percent think this change in roles is the point when more substantial coverage should be obtained.

Young people who are better informed about the nature of life insurance are more apt to think both sexes should be protected over their entire life span.

Knowledge of Life Insurance

	Very well informed	Fairly well informed	Not too well informed	Not at all informed
	%	%	%	%
Feel males should obtain life coverage as soon as possible, even right after birth.	49	43	39	32
Feel females should obtain life coverage as soon as possible, even right after birth.	42	36	35	29

Life Insurance and Working Wives

Only 23 percent of young women do not intend to work outside the home. Thus, most of tomorrow's families (like many of today's) will have two incomes. To get a reading of young people's opinions on how a wife's going to work should affect a family's life insurance protection, the 1974 Youth Survey asked respondents:

> **Picture for a minute a married man with an income of $15,000 a year and two small children. Let's say his wife goes back to work at a full-time job paying $10,000 a year. How do you think this should affect the husband's life insurance coverage? That is, do you think he should increase his coverage, decrease it, or keep it the same? Why do you say that?**

Thinking about the same family . . . let's say the wife had life insurance coverage before she went back to work. After she took the full-time job, do you think she should increase her coverage, decrease it, or keep it the same? Why do you say that?

Forty-two percent say a husband should not change his coverage when his wife begins to add an income; 32 percent say coverage ought to be increased; and only 3 percent would reduce it. A number of young people (23%) are not sure what the husband should do in these circumstances.

Basically, those most knowledgeable about life insurance – including males, those over age 21, and those from homes of above average financial resources – are most likely to think the husband's coverage should be increased. More married people think the husband's coverage should be raised than singles.

Attitudes toward life insurance itself are a governing factor here. Thirty-eight percent of those who believe life insurance is a great thing say the husband should purchase more coverage in this case, compared to 24 percent of those who feel life insurance is a necessary evil, and 18 percent who say life insurance is unnecessary.

		Sex	
	Total	M	F
	%	%	%
Effect of wife going back to work on husband's life insurance coverage.			
Keep coverage the same	42	42	42
Increase coverage	32	36	29
Decrease coverage	3	3	2
Don't know	23	19	26

■ Reasons given for increasing husband's coverage:

32 percent feel the wife's additional income makes it possible for the husband to afford more coverage.

26 percent feel the man needs more coverage to protect his family if his wife has an accident and must stop working.

16 percent say the family's higher standard of living necessitates greater coverage.

16 percent say the family ought to have the greatest amount of protection possible.

- Reasons given for keeping husband's coverage the same:

28 percent feel if his present policy is adequate there is no need to change it.
24 percent feel a wife's job should not affect husband's life insurance.
9 percent feel the wife's job might only be temporary and should not affect long-term security measures.
8 percent say wife's income could provide for the family.

- Reasons given for decreasing husband's coverage:

52 percent feel the husband needs less protection because his wife is earning money.
10 percent feel the wife should get her own policy.
10 percent feel the additional income should be used for other savings or investments.

Wife's Protection

Overall, young people's opinions about how a wife's going back to work should affect her own life insurance coverage are almost identical to their attitudes toward how her husband's coverage should be affected. But the demographic response patterns on husband's and wife's coverage are quite different.

Instead of the oldest respondents being most likely to approve of coverage being raised, it is those under age 17 who most often think the wife's protection should go up. The number of young people who believe the husband's life coverage should be increased is about equal in the South, North Central, and West, with only the Northeast somewhat lower. When it comes to how the wife's coverage should be affected there are stronger regional differences, as the next table shows.

Financial background also makes a difference in attitudes toward this coverage. Those from homes of above average prosperity believe more frequently than those from average or below average income families that the wife's coverage should be increased when she goes to work.

The main reason given for the wife increasing her coverage—26 percent of those who say it should go up—is that her financial contribution must be protected. Twenty-four percent mention that a working woman has a greater chance of being injured or killed, and 22 percent say that a wife's additional income enables her to increase coverage.

	Total	Sex		Region			
		M	F	NE	NC	S	W
	%	%	%	%	%	%	%
Effect of wife going back to work on wife's life insurance coverage.							
Keep coverage the same	41	41	40	38	45	37	44
Increase her coverage	33	33	32	25	32	38	33
Decrease her coverage	1	2	1	1	2	1	2
Don't know	25	24	26	36	21	22	21

Life Insurance: A Family Man's Responsibility

Do today's youth feel men with families have a special obligation to purchase life insurance? In both 1970 and 1974, 1 in 2 young people agreed that, "A family man of average means with little or no life insurance is irresponsible." Young men and women had the same opinion on this, but married respondents did not agree as often as singles.

Region is a strong factor here. Only 39 percent of young people living in the West now feel a family man without adequate life insurance is irresponsible, much less than those in the Northeast (51%), in the South (50%), and in the North Central (47%).

	1970	1974
	%	%
A family man of average means with little or no life insurance is irresponsible.		
Agree strongly	22	18
Agree somewhat	27	30
Disagree somewhat	33	31
Disagree strongly	18	21

Youth and Life Insurance Companies

The great majority of young people believe life insurance companies are essential to American society, but the business receives mixed grades from the young.

Most of them think life companies have demonstrated genuine concern for policyholders, and a growing majority believe that the business is more concerned for the well-being of the public than it has been given credit for. However, more than 1 in 3 are not sure about how active life companies have been in programs conducted in the public interest. When asked which of six industries has given the most attention to problems of communities and the nation, young people put the life insurance business fourth. The charge of excessive legalism continues to be the major criticism of life companies.

Profits and Policyholders

The special nature of life insurance as a long-term financial protection vehicle gives companies a deep responsibility to their policyholders and the country. Many young people, 3 in 5, think the business has lived up to its trust by 1) looking beyond profits to the real needs of policyholders, and 2) showing concern for people who can afford to buy only small policies.

In both respects the survey found married people with a much higher regard for the life insurance business than singles, and females approving more than males. The young people who believe life insurance is either a great thing, or a necessary evil, evaluate the business much more favorably than those who consider life insurance unnecessary.

Since 1972, the proportion of young people who think life companies are concerned about individual policyholders has gone up 6 percentage points.

By region, respondents in the Northeast are the most critical of life companies; people living in the North Central region are the least critical.

00035

	1972	1974
	%	%
Life insurance companies are just out to make as much money as they can, and don't really care about the needs of individual policyholders.		
Agree strongly	12	8
Agree somewhat	30	29
Disagree somewhat	40	42
Disagree strongly	17	21

	%	%
The life insurance business is pretty much unconcerned with people who can't afford to buy large policies.		
Agree strongly	10	10
Agree somewhat	29	29
Disagree somewhat	41	43
Disagree strongly	19	17

Legalism of Life Insurance Companies

Seventy-eight percent of young Americans now agree with this statement, "Life insurance companies are guided too much by the 'fine print' in the contract. They often avoid paying claims on the basis of a technicality." In 1972, it was 67 percent.

Experience seems to reduce this criticism of the business. The people over age 21 are less likely than those younger to see life companies as too legalistic. As could be expected, the frequency of these opinions varies by region, with those in the South and North Central least critical of the business in this regard.

It has long been difficult for the life insurance business to dispel the image of being too legalistic. Almost one hundred years ago many life

insurance companies waived the right to contest claims after a policy had been in force for two years, to try to assure the public of their good intentions. The existing criticisms about paying claims, in spite of the positive evaluation young people give to life companies' concern for policyholders, shows that much remains to be done.

	1972	1974
	%	%
I feel that life insurance companies are guided too much by the "fine print" in the contract. They often avoid paying claims on the basis of a technicality.		
Agree strongly	23	27
Agree somewhat	44	51
Disagree somewhat	27	18
Disagree strongly	5	4

Social Responsibility

The Youth Surveys have found steady growth in the number of young people who feel life insurance companies show more concern for the public welfare than is generally recognized. Almost 7 in 10 now believe this, compared to 5 in 10 in 1970, and about 6 in 10 in 1972.

In 1974, married respondents, those in the South and North Central region, and people who have positive attitudes toward life insurance are most likely to think life companies' interest in the public welfare has not been fully understood. College students and graduates believe this least.

	1970	1972	1974
	%	%	%
Life insurance companies are more concerned about the welfare of the public than most people give them credit for.			
Agree strongly	12	14	11
Agree somewhat	40	49	57
Disagree somewhat	30	29	26
Disagree strongly	16	7	6

00037

To evaluate more directly young people's knowledge of the social responsibility activities of the life insurance business, the Youth Survey asked, "How active have life insurance companies been in programs being conducted in the public interest?" Thirty-eight percent feel the business has been active, but a disturbing 35 percent do not know about the business's actions in the public interest and could not answer the question. And another 26 percent say not too active or not at all active.

More young people from families with above average and average incomes feel life companies have been doing more in the public interest than do those from below average income homes. Southerners think the business has been active to a greater extent than people in other regions.

		Financial Background			Region			
	Total	Above avg.	Avg.	Below avg.	NE	NC	S	W
	%	%	%	%	%	%	%	%
How active have life companies been in the public interest?								
Very active	5	6	5	6	6	4	8	3
Somewhat active	33	35	35	22	29	35	34	35
Not too active	21	19	21	27	23	22	17	22
Not at all active	5	5	5	7	5	6	5	7
Don't know; no answer	35	35	35	38	38	34	36	34

According to the 1972 Youth Survey, 2 in 3 respondents were not aware of life insurance company investments in public interest programs.

When asked which of six businesses has shown the most concern for problems of community and nation—life insurance, drug (pharmaceutical), banking, automobile, airline, and steel—only 15 percent of young people said life insurance. The drug business did the best (32%), followed by banking (21%) and the automobile industry (17%).

The banking business has been highly effective in communicating to the public about its social responsibility activities, and as a result has established a fine image. The fact that 1 in 3 sees the drug business as most concerned with social problems is surprising. Perhaps its success in spreading news of discoveries of new drugs that combat disease has impressed American youth.

		Age				Region			
	Total	14-16	17-18	19-21	22-25	NE	NC	S	W
	%	%	%	%	%	%	%	%	%
Which one of the industries listed do you think has shown the most concern for problems of the community and nation?									
Drug	32	34	35	34	23	32	31	30	36
Banking	21	16	16	25	29	27	19	21	17
Automobile	17	15	22	15	15	13	19	17	16
Life insurance	15	20	16	10	12	12	16	18	13
Airline	3	3	3	4	4	2	4	3	5
Steel	3	3	3	3	3	3	4	2	3
Other	2	3	1	1	5	1	3	2	4
None	2	2	2	2	4	3	-	2	4
Don't know	5	4	3	5	6	6	5	5	2

This survey was conducted before the business' current Mass Communications Program was started. It will be interesting to learn the extent to which the program improves young people's opinions about the life insurance business.

Life Insurance Companies Versus Government Programs

The survey asked respondents which of the following two statements about life insurance comes closest to their viewpoint:

1. **Life insurance companies do a good job in tailoring financial protection to individual needs and therefore are essential to American society.**
2. **Since the government already provides financial protection through Social Security, Medicare and other programs, life insurance companies really are not necessary.**

Although the public seems to approve of government protection programs, 86 percent of young Americans say life companies do a good job and are

essential. Just 13 percent feel life companies are not necessary because of what government provides.

There has been speculation that a growing segment of the public wants most or all financial security protection for individuals to come from government. It is, therefore, noteworthy that such a high proportion of the young, often the most radical segment of the population, believe in the importance of the life insurance business.

A number of demographic factors are associated with attitudes on this question, including age and financial background. There are also regional differences with those in the South and North Central region most positive toward the business.

		Age				Financial Background		
	Total	14-16	17-18	19-21	22-25	Above avg.	Avg.	Below avg.
	%	%	%	%	%	%	%	%
Life companies do a good job and are essential	86	84	83	86	89	87	86	77
Since the government provides financial protection, life companies are not necessary	13	15	16	11	10	11	13	22

Responsibility for Financial Well-Being

One of the key and lasting effects of the Great Depression of the 1930s has been the legitimation of government intervention into aspects of business and social life that had previously been private. In the years since there has been intermittent national debate about how far government activities should extend; in the seventies this is becoming a major issue.

The large number of young people who have just passed, or are approaching, voting age will greatly affect the eventual determination of this. The Youth Survey attempted to gain insight into the complex of attitudes relating to government activity by questioning young people on their attitudes toward individual responsibility in general, and specifically, on the appropriate source for life and health insurance.

Individual Responsibility

In each Youth Survey since 1970, respondents were asked which of the following statements came closer to their personal point of view.

- **Each individual should be responsible for his own financial well-being.**
- **It is perfectly all right to rely on others (e.g. government, family) for financial assistance.**

The belief that individuals should take responsibility for their own financial well-being is a long-term American value. In 1970, 8 in 10 young people thought every person should bear this obligation; this dropped to about 7 in 10 in 1972, and remained stable over the next two years. Various factors may have contributed to the decline in belief in self-reliance. A number of observers feel the nation's economic difficulties, which began early in the seventies, and the related shrinkage of the job market, are an important cause of this trend.

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Marital status and financial background are strongly related to attitudes toward responsibility. Eighty percent of married respondents feel individuals should be financially responsible for themselves, against 72 percent of single people. And 73 percent of people from above average income homes believe in individual responsibility, as do 76 percent of those from families of average means. Sixty-five percent of respondents from below average income homes feel that way.

Sixty-seven percent of college students and 63 percent of college graduates favor individuals bearing the sole obligation for their finances. On many subjects the Youth Survey found college students and graduates to be more nontraditional than other young people.

Responsibility for Financial Well-Being

	1970	1972	1974
	%	%	%
Each individual should be responsible for his own financial well-being.	81	72	74
It is perfectly all right to rely on others (e.g. government, family) for financial assistance.	18	28	26

■ Of those who favor personal responsibility in 1974:

49 percent say it is wrong to rely on others and people ought to be responsible for themselves.

17 percent say self-reliance helps make people mature and responsible.

9 percent say they do not personally believe in looking for help from others.

■ Of those who say it is all right to rely on others for financial assistance:

55 percent say people sometimes need assistance and it is good for help to be available.

12 percent say people ought to be able to go to their families for aid.

9 percent say people with health problems are not able to look after themselves.

7 percent say those seeking an education often need financial assistance.

Support of individual responsibility for financial well-being is associated with two other American ideals: belief in hard work and belief that the American system is superior to that of any other country.

More than 3 in 4 young people who think that people should take responsibility for providing for themselves also feel that hard work pays off. But just 2 in 3 who think it is all right to rely on others feel that hard work will be rewarded.

The following table shows the relationship between attitude toward responsibility and belief in the superiority of the American system.

	Individual should be responsible for financial well-being	It is all right to rely on others
	%	%
The American way of life is superior to that of any other country.		
Agree strongly	32	21
Agree somewhat	33	32
Disagree somewhat	17	22
Disagree strongly	11	17
Don't know	8	9

Thus, the young people who have traditional beliefs on responsibility are more likely to have traditional feelings on other matters.

Preferred Source of Life Insurance

In 1972 and 1974 the survey asked respondents the extent of their agreement with the statement, "I wish the government would provide life insurance for everyone so I wouldn't have to do it myself." Forty percent agreed two years ago, and this proportion climbed to 46 percent in 1974.

Among those who most often want life insurance to be provided by government are people under age 22, nonwhites, those who did not go to college and people from below average income families. By region, those in the South least often want government-supplied life insurance.

	1972 %	1974 %
I wish the government would provide life insurance for everyone so I wouldn't have to do it myself.		
Agree strongly	15	19
Agree somewhat	25	27
Disagree somewhat	27	25
Disagree strongly	33	28

Preferred Source of Health Insurance

More young people believe the employer should be responsible for providing most of individual health insurance needs than believe individuals themselves, or government, should provide this service.

Not unexpectedly, those who are now working full time most frequently feel the employer should be responsible for individual health insurance.

		Age				Region			
	Total	14-16	17-18	19-21	22-25	NE	NC	S	W
	%	%	%	%	%	%	%	%	%
Who should be responsible for providing most of a person's health insurance needs?									
The employer, as part of a person's overall benefits package.	44	36	43	45	54	47	43	43	43
The person himself, through private purchase.	30	37	32	28	23	24	34	34	27
The government, through programs funded by taxes, like Social Security.	25	25	26	27	23	29	23	22	29

Respondents at age 22 and over are also likely to want the employer to provide this insurance.

The youngest people interviewed, ages 14 through 16, those from above average income homes, and respondents living in the South and North Central regions most often feel individuals should be responsible for their own health insurance.

Government is most frequently named as the best source for health insurance by college students and graduates, nonwhites and people living in the West and the Northeast.

Young people who believe it is all right to rely on others for financial assistance are more willing than those who say each individual should be responsible for his own financial well-being to look to government for life and health insurance—as these two tables show.

	Individual should be responsible for financial well-being	It is all right to rely on others
	%	%
Who should be responsible for providing most of a person's health insurance needs?		
Employer	46	40
Individual	32	27
Government	22	33

	Individual should be responsible for financial well-being	It is all right to rely on others
	%	%
I wish that government would provide life insurance for everyone.		
Agree strongly	18	23
Agree somewhat	26	32
Disagree somewhat	27	21
Disagree strongly	29	24

00045

Lifestyles

The three Youth Surveys found that a growing number of young people–always a majority–intend to follow rather conventional lifestyles. But a sizable minority oppose typical ways of living.

There are enough discontinuities in young people's attitudes to suggest that dissatisfactions may be created in the future. More young women expect to be housewives than find this lifestyle most appealing, and more young men expect to be executive/professionals or average family men than find these lifestyles most attractive. Thus, many respondents do not expect to follow the way of life they would most prefer.

Five Lifestyles

Each Institute Youth Survey, beginning with the 1970 study, asked young men and women to consider the five lifestyles listed below and to indicate which appealed to them most, which appealed least, and which they thought would best describe their way of life in 15 years.

1 **A successful executive or professional living with wife (or husband) and children in a good residential neighborhood.**

2 **A single person with a good job, living well in an apartment in a major city.**

3 **A person free of social responsibility and obligations, living where and with whom he (or she) pleases, and not worrying much about money or work.**

4 **A dedicated man (or woman) working to solve serious social problems, not too concerned about the material comforts of life.**

5 **An average family man working at a nine-to-five job that doesn't involve a great deal of pressure and leaves time to spend with family and on own interests; or, an average housewife, raising children and enjoying a fairly pressure-free life, with time for family and own interests.**

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Young Men's Viewpoints

The appeal of the executive or professional lifestyle has gone up for young men over the past four years. Thirty-five percent now find this life most desirable, compared to 30 percent in 1970. Even more significant, 43 percent now predict this will be their lifestyle in fifteen years, a 9-percentage point increase since 1970. Thirty-two percent of young men believe they will be average family men in fifteen years, 5 percentage points less than in 1972.

These shifts–along with the decline in the proportion who find the "free of obligations" lifestyle most appealing–suggest that interest in occupational achievement has increased somewhat.

The survey results also suggest that there is social pressure on young men to marry. Twenty-four percent of the male respondents now say the lifestyle of a bachelor is most appealing, but only 9 percent expect to be bachelors in the future.

	Lifestyle Young Men Find:						What young men expect to be in 15 years		
	Most appealing			Least appealing					
	1970	1972	1974	1970	1972	1974	1970	1972	1974
	%	%	%	%	%	%	%	%	%
1 Successful executive or professional, living with wife and children in good neighborhood	30	32	35	11	9	8	34	36	43
2 Bachelor with good job, living well in apartment in major city	26	24	24	16	16	16	10	9	9
3 Life free of obligations, living where or with whom one pleases	15	13	12	28	29	32	10	9	7
4 Working to solve social problems, little concerned with material comforts	9	11	8	21	19	18	9	9	9
5 Average family man with routine job and time for family and own interests	20	20	21	24	27	25	35	37	32

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Married men, whites, those who grew up in families with above average income, and those in the Northeast most often find the professional or executive lifestyle most desirable. Among whites alone, this way of life rose 8 percentage points in appeal from 1970.

The older male respondents, ages 22 through 25, choose the executive or professional lifestyle slightly more frequently than younger people, while the youngest males, ages 14 through 16, say they like bachelorhood most. Men in college find the executive or professional lifestyle more appealing than those at other educational levels.

Lifestyles Young Men Find Most Appealing – 1974

	Age				Marital Status		Region			
	14-16	17-18	19-21	22-25	Single	Married	NE	NC	S	W
	%	%	%	%	%	%	%	%	%	%
1 Successful executive	34	35	35	37	34	43	41	37	31	33
2 A single person	36	23	21	17	27	6	20	21	29	26
3 Free of obligations	8	14	13	13	14	2	16	13	8	14
4 Working on social problems	5	5	7	16	7	15	6	10	8	9
5 Average family man	18	23	25	17	18	34	17	20	25	18

Young Women's Viewpoints

Young women's choices among the five lifestyles have changed little since the 1972 survey, despite the activities of the Women's Liberation movement.

The role of housewife remains most attractive, followed rather closely by the lifestyle of an executive or professional. It appears that young women still seem to recognize existing societal pressures. In 1974, 17 percent find the single way of life most desirable, but only 5 percent say they will be living that way in fifteen years. Fifty-one percent of young women expect to be housewives in the late 1980s. (As will be seen in the chapter on Work and Careers, less than half this proportion, 23 percent, plan on being nonworking housewives.)

Lifestyle Young Women Find:

	Most appealing			Least appealing			What young women expect to be in 15 years		
	1970	1972	1974	1970	1972	1974	1970	1972	1974
	%	%	%	%	%	%	%	%	%
1 Successful executive or professional, living with husband and children in good neighborhood	26	31	30	7	7	7	27	28	30
2 A single person with good job, living well in apartment in major city	14	15	17	19	16	19	6	6	5
3 Life free of obligations, living where and with whom one pleases	10	8	9	42	43	42	5	5	5
4 Working to solve social problems, little concerned with material comforts	7	11	8	19	18	17	7	7	8
5 Average housewife, raising children, with time for own interests	42	35	36	12	16	15	52	53	51

Lifestyles Young Women Find Most Appealing – 1974

	Age				Marital Status		Region			
	14-16	17-18	19-21	22-25	Single	Married	NE	NC	S	W
	%	%	%	%	%	%	%	%	%	%
1 Successful executive	32	30	28	31	31	27	29	33	31	27
2 A single person	23	20	13	10	22	3	19	14	16	20
3 Free of obligations	11	10	10	5	11	4	13	7	6	15
4 Working on social problems	9	7	10	5	8	7	9	8	7	8
5 Average housewife	25	33	41	48	28	59	30	40	40	32

As the age of female respondents increases, so does their tendency to find being a housewife most appealing. Young women who come from prosperous homes are less inclined than others to want to be housewives.

Young women in college lead those in high school and those not in school in choosing the executive or professional pattern; they are also unlikely to put being a housewife first. Among married respondents, 6 in 10 feel being a housewife is most appealing, while 3 in 10 single women agree.

"Woman's Place"

One strong influence on the appeal of the housewife role is the long-time belief that "woman's place is in the home." Young women who feel strongly that women belong at home quite naturally find being a housewife attractive, as the next table shows. (Attitudes toward the woman's role will be discussed further in the chapter on Marriage and the Family.)

Extent of Women's Agreement with the Statement—Woman's Place Is in Home Still Makes Sense

	Agree strongly	Agree somewhat	Disagree somewhat	Disagree strongly
	%	%	%	%
Most appealing lifestyle—females				
1 Successful executive	20	33	31	33
2 A single person	16	14	16	23
3 Free of obligations	2	5	12	18
4 Working on social problems	4	6	7	14
5 Average housewife	58	42	35	13

Young People's Feelings About The Traditional American Life

The Institute measured, for the first time in 1974, youth's attitudes toward living the traditional way of life of this society; respondents were asked which one of the four statements in the next table best described their feelings.

Almost 3 in 5 look forward to the traditional way of life without reservation. But a sizable minority, 1 in 4, is very critical.

Respondents whose education ended after high school want a traditional life most (63%); college graduates are least attracted to it (47%). By region, those in the South and North Central are most conventional; respondents in the West are the least.

Receptivity to Typical Patterns of Living

	Total %
I would most like to adopt the kind of life this society has typically offered: a good job, a nice family, living in a pleasant neighborhood, and becoming part of the community.	57
Although I have some reservations, I will probably have no choice but to accept the typical job-marriage-children-home way of life.	16
I have serious problems in accepting the typical way of life, so I don't know what I'm going to do.	18
I find the prospect of a typical way of life in the society as it now exists intolerable, so I shall probably not adopt it.	8

The American Way of Life

The belief that, "The American way of life is superior to that of any other country" is fairly high among young people. Three in five—the same proportion who fully accept the traditional way of living for themselves—also say that the United States is the best country. Again, the respondents in the North Central region and the South favor the American system most.

Seventy percent of the married respondents say the American way of life is superior, compared to 59 percent of single people; 63 percent of whites and 53 percent of nonwhites believe this.

		Age				Region			
	Total	14-16	17-18	19-21	22-25	NE	NC	S	W
	%	%	%	%	%	%	%	%	%
The American way of life is superior to that of any other country.									
Agree strongly	29	26	29	28	36	24	29	37	23
Agree somewhat	32	33	33	35	26	34	32	30	35
Disagree somewhat	18	20	18	15	19	21	18	15	20
Disagree strongly	12	12	11	11	12	12	14	9	16
Don't know; no answer	8	8	8	9	6	10	6	9	6

Confidence in the Future

The survey found that 1 in 5 young Americans is confident about his or her personal future and the future of the country. One in four is worried about both. The rest have mixed views. Overall, 7 in 10 are confident about themselves and 3 in 4 are worried about the country.

Young people from prosperous homes, those with advanced education, and older respondents are most confident about their futures.

		Age				Financial background		
	Total	14-16	17-18	19-21	22-25	Above avg.	Avg.	Below avg.
	%	%	%	%	%	%	%	%
I am confident about my own future, and confident about the future of the country.	20	16	18	23	24	24	19	13
I am confident about my own future, but worried about the future of the country.	49	51	51	47	50	49	51	48
I am worried about my own future, but confident about the future of the country.	4	5	6	4	3	4	4	5
I am worried about my own future, and worried about the future of the country.	26	28	26	26	23	23	26	35

Watergate

The past two years have been marked by political and economic events which shocked many Americans. To get some ideas about how young people were affected, the 1974 survey asked:

> **Now taking all things into consideration such as the energy problem, Watergate, etc., how do you feel about government—that is, has your confidence in government increased, decreased, or remained the same?**

As could be expected, the impact was negative for most. Almost 2 in 3 say "Watergate" and the energy crisis made them less confident in government; less than 1 in 20 says confidence was increased. For 1 in 3 these problems caused no change in attitude.

Asked if they were personally affected by the energy shortage, 3 in 5 interviewed said yes, and 2 in 5 said no.

As the table below shows, those whose confidence in government was reduced are less confident in both their own and the nation's future than the others.

Now taking all things into consideration such as the energy problem and Watergate, how do you feel about the government?

	Confidence decreased	Confidence increased	Confidence unchanged
	%	%	%
Confident about own future and about future of country	14	36	31
Confident about own future, but worried about future of country	54	41	41
Worried about own future, but confident about future of country	4	1	6
Worried about own future, and about future of country	29	22	22

The Generation Gap

The existence of a wide generation gap usually indicates that attitudes are changing quickly. Just a few years ago there was a great deal of fear among adults about the growing distance between generations. Now concern has declined. However, in 1974, 7 in 10 young people surveyed say a generation gap still does exist. Perhaps understandably, young people living with their parents are somewhat more likely to believe this.

	Total	Live with parents	Do not live with parents
	%	%	%
Do you think we still have a generation gap?			
Yes	70	73	66
No	29	26	33

Marriage and the Family

Most young Americans approve highly of marriage, but their expectations about the form of the family are changing. They seem more self-oriented and less family-oriented than past generations. Children will not have as much of a central place in tomorrow's families and acceptance of the ideas of planned childlessness and delay in childbearing by married couples is high. There is some interest in alternatives to the family. In general, traditions concerning the family seem less anchored.

Interactions within the family may also change. Although most young men and women continue to believe that woman's place is in the home, a majority now feel that family decisions, including those once dominated by men, should be shared equally by husband and wife.

Life Goals

What are the primary aims of young people? The 1974 survey asked respondents which of four broad goals is most important to them: "A happy family life?" "A fulfilling career?" "The opportunity to develop as an individual?" or, "Making a lot of money?" Forty-five percent chose the opportunity to develop as an individual, 3 percentage points more than said a happy family life.

College students and young people from prosperous homes are quite likely to stress individual development. Women ages 22 through 25 put a happy home life first most often. Making a lot of money is ranked last by 7 in 10.

These findings contrast markedly with the choices of older Americans. In a national survey of adults ages 18 and over conducted for the Institute in 1973, 80 percent said a happy family life was most important, and only 12 percent picked the opportunity to develop as an individual.

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	Total	Age 14-16	Age 17-18	Age 19-21	Age 22-25	Sex M	Sex F	Financial background Above Avg.	Financial background Avg.	Financial background Below Avg.
	%	%	%	%	%	%	%	%	%	%
Most important:										
The opportunity to develop as an individual	45	46	43	47	43	41	48	48	43	40
A happy family life	42	38	42	40	48	40	43	38	44	44
A fulfilling career	9	12	9	8	5	11	6	9	8	10
Making a lot of money	5	4	6	5	4	8	2	4	5	6

Feelings About Marriage

There has been speculation in recent years that young people are becoming seriously critical of the institution of marriage, but 1974 survey findings suggest that this is not true. More than 1 in 3 describe marriage as "a great

	Total	Age 14-16	Age 17-18	Age 19-21	Age 22-25
	%	%	%	%	%
Which one statement best describes your feelings about marriage?					
Marriage is a great thing.	36	30	31	39	42
Although many marriages are less than perfect, I believe most people should get married.	46	51	48	45	40
Although some marriages do work out, most marriages are unhappy, and people should seriously consider remaining unmarried.	15	15	16	13	13
Marriage is an outmoded institution and should be abolished.	3	3	3	2	3

thing," and less than 1 in 5 is basically negative about it. Proportionately more respondents in their twenties think very highly of marriage than those in their teens.

Children

The number of children young people expect to have has changed little since the 1972 survey. Somewhat more respondents (10%) now want one child, and fewer than before (46%) think they will have two children. As in 1972, 34 percent of young people expect to have at least three children.

Attitudes toward marriage have a direct influence on family planning. Of those who think marriage is great, 42 percent wish to have three children or more; 33 percent of those who say most people should get married want at least three children. But among respondents who feel that most marriages are unhappy, 25 percent want at least three, and only 19 percent of those who believe marriage is outmoded would like this many children.

Number of Children Young People Expect to Have

	Total		Male		Female	
	1972	1974	1972	1974	1972	1974
	%	%	%	%	%	%
None	7	5	9	5	5	4
One	6	10	4	10	7	10
Two	52	46	54	45	51	47
Three	19	21	18	19	20	23
Four	10	9	8	9	12	8
Five or more	5	4	3	4	5	4
Don't know; no answer	1	6	2	8	1	4

Although only 5 percent plan to be childless themselves, young people express a high acceptance of both planned childless marriage, and of couples delaying children. More than 4 in 5 agree, "It is perfectly all right to be married and to choose not to have children." The oldest group in the sample feel most strongly about this. Respondents with more education, and those from prosperous backgrounds, agree more frequently than average. There is little difference between the attitudes of young married people, for whom the matter is most salient, and singles.

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		Age				Sex		Marital status	
	Total	14-16	17-18	19-21	22-25	M	F	Married	Single
	%	%	%	%	%	%	%	%	%
It is all right to be married and to choose not to have children.									
Agree strongly	55	50	52	57	63	52	59	57	55
Agree somewhat	29	33	33	27	24	31	28	31	29
Disagree somewhat	9	10	8	9	8	10	8	10	8
Disagree strongly	5	5	6	6	5	6	5	3	6
Don't know; no answer	2	3	2	1	-	2	1	-	2

The same question on planned childlessness was asked in a 1974 Institute survey of the adult population, although with somewhat different answer categories. Seventy-four percent of adults agreed with the statement, 13 percent had no strong opinion, and 12 percent disagreed.

Youth Survey findings indicate there will be a growing tendency for young married couples to delay having children. Only 46 percent now

		Age			
	Total	14-16	17-18	19-21	22-25
	%	%	%	%	%
What do you think is the ideal number of years to wait after marriage before having children?					
One year or less	10	15	9	8	7
Two years	36	39	32	35	35
Three years	22	20	25	23	22
Four to six years	20	13	21	23	24
Seven to 10 years	1	1	2	2	2
More than 10 years	1	*	1	1	-
Don't know; no opinion	10	12	11	8	10

*Less than .5 percent.

feel it is ideal to start a family during the first two years of marriage. Married and single people hold approximately the same views on the timing of children. The age group furthest away from the actual decision, ages 14 through 16, most favor having a child in the first year of marriage.

Ideas about the woman's role in family life are naturally associated with attitudes toward the timing of childbearing. Over half of the young people who agree strongly that women belong at home also think it is ideal for a couple to start a family during the first two years of marriage. But only 1 in 3 who strongly disagree that women ought to stay home thinks childbearing should be started that quickly. It is interesting that those who strongly disagree with the idea of women remaining at home are most often unsure about the timing of children.

Extent of Agreement with the Statement—Woman's Place Is in Home Still Makes Sense

	Total	Agree strongly	Agree somewhat	Disagree somewhat	Disagree strongly
	%	%	%	%	%
Ideal number of years to wait after marriage before having children.					
One year or less	10	18	9	7	7
Two years	36	39	39	35	27
Three years	22	18	24	24	22
Four to six years	20	17	19	20	26
Seven to 10 years	1	2	*	1	4
More than 10 years	1	*	1	1	*
Don't know; no opinion	10	7	9	12	15

*Less than .5 percent.

Sacrifice for Children

Do young people believe American homes are too child-centered? In both 1970 and 1974, the survey asked the extent of agreement with this statement: "People sacrifice too much for their children; they should put more emphasis on themselves."

Young people's overall agreement has remained at the same level over the four years, but intensity of feeling on the subject, especially of disagreement, has diminished. In 1970, 34 percent of young men and 31 percent of young women disagreed strongly. This dropped in 1974 to 23 percent for men and 21 percent for women.

Respondents with positive attitudes toward marriage in 1974 are less likely to think that people sacrifice too much for their children. Sixty-four percent of those describing marriage as great do not feel that people sacrifice overly much for children, compared to just 44 percent of those who call marriage outmoded.

	Total		Male		Female	
	1970	1974	1970	1974	1970	1974
	%	%	%	%	%	%
People sacrifice too much for their children, they should put more emphasis on themselves.						
Agree strongly	11	7	11	8	11	7
Agree somewhat	24	29	23	27	24	31
Disagree somewhat	32	40	32	40	33	40
Disagree strongly	33	22	34	23	31	21

Woman's Role in the Family

What effect have the changes taking place among women had on youth's attitudes toward sex roles?

In 1970, 59 percent of young Americans surveyed agreed, "While there are some exceptions, the statement that 'woman's place is in the home' still makes sense." Support for this saying dropped 5 percentage points in 1972, but this year has returned to the 59 percent level. There is one

significant trend–a sharp decrease in the young men and young women who agree strongly that woman's place is at home.

These results suggest that although attitudes toward woman's place have not changed dramatically, doubt has been created about a once widely accepted idea concerning women.

However, it should also be noted that the proportion that disagreed strongly about woman's place being in the home declined 6 percentage points from 1972 to 1974.

	Total			Male			Female		
	1970 %	1972 %	1974 %	1970 %	1972 %	1974 %	1970 %	1972 %	1974 %
While there are some exceptions, the statement that "woman's place is in the home" still makes sense.									
Agree strongly	28	21	18	30	22	21	26	19	16
Agree somewhat	31	33	41	30	36	44	31	29	39
Disagree somewhat	21	22	23	22	24	23	20	20	22
Disagree strongly	19	24	18	17	17	12	22	31	23

Five Finance-Related Decisions

Many young people now believe that most finance-related family decisions should be made by husband and wife together, on a fairly equal basis. At least two-thirds of respondents say both should decide on such things as vacation plans, life insurance, investments, and buying a car. But a great majority still see food shopping as mainly the wife's chore.

Research on actual decision-making among married couples does not show this specific pattern of sharing. The above attitudes seem to be ideals which may, in the future, be translated into behavior.

Generally, respondents with higher educations believe most in joint decisions. Where husbands customarily had control, such as purchasing life insurance, making investments, and buying cars, young women are significantly more likely than young men to believe that both should decide.

Vacation planning is most often seen as a joint decision; 94 percent of those interviewed felt this way.

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		Sex		Education					
	Total	M	F	Not in school/ not H.S. grad.	In H.S.	Not in school/ H.S. grad.	In college	Not in school/ some coll.	College grad.
	%	%	%	%	%	%	%	%	%
Who should make vacation plans									
Both husband and wife	94	93	96	88	92	95	98	99	97
Mainly the husband	4	5	3	9	4	3	1	1	2
Mainly the wife	2	2	2	2	3	2	1	-	-

Four in five now feel that decisions regarding life insurance ought to be shared equally by husband and wife. Twenty-two percent of the young men believe this should be mainly under their control, but only 15 percent of young women now see it that way.

		Sex		Education					
	Total	M	F	Not in school/ not H.S. grad.	In H.S.	Not in school/ H.S. grad.	In college	Not in school/ some coll.	College grad.
	%	%	%	%	%	%	%	%	%
Who should make life insurance decisions									
Both husband and wife	80	76	84	80	77	81	80	85	90
Mainly the husband	18	22	15	19	20	16	19	15	8
Mainly the wife	1	1	2	1	2	3	*	-	-

*Less than .5 percent.

Opinions are about the same on investment decisions. Almost 4 in 5 interviewed think husband and wife should decide together, and more women feel this way than men.

	Total	Sex		Education					
		M	F	Not in school/ not H.S. grad.	In H.S.	Not in school/ H.S. grad.	In college	Not in school/ some coll.	College grad.
	%	%	%	%	%	%	%	%	%
Who should make investment decisions									
Both husband and wife	78	73	82	69	74	82	76	89	82
Mainly the husband	21	25	17	27	23	17	23	11	15
Mainly the wife	1	1	1	3	1	1	-	-	2

Buying a family car has long been seen as the prerogative of the husband. But now 7 in 10 young women feel this is something that wives should take an equal part in, and 6 in 10 young men agree with them.

	Total	Sex		Education					
		M	F	Not in school/ not H.S. grad.	In H.S.	Not in school/ H.S. grad.	In college	Not in school/ some coll.	College grad.
	%	%	%	%	%	%	%	%	%
Who should make car purchases									
Both husband and wife	67	62	72	59	64	66	75	70	84
Mainly the husband	32	37	28	41	35	32	25	30	13
Mainly the wife	1	1	1	-	1	2	*	-	-

*Less than .5 percent.

As was noted, the majority of youth, 2 in 3, see shopping for food as the wife's work,and there is a great deal of similarity in the thinking of young men and women on this. Almost 1 in 2 who left high school without graduating, and about the same proportion of college graduates, want husbands to have an equal share in this chore.

	Total	Sex		Education					
		M	F	Not in school/ not H.S. grad.	In H.S.	Not in school/ H.S. grad.	In college	Not in school/ some coll.	College grad.
	%	%	%	%	%	%	%	%	%
Who should make food purchases									
Both husband and wife	33	32	34	46	28	30	39	35	48
Mainly the husband	2	2	2	6	3	1	1	1	2
Mainly the wife	64	65	63	48	68	69	60	64	48

Alternatives to the Family

The number of nontraditional families in the United States has risen sharply over the past several years. According to the Census Bureau, there was an 800 percent increase from 1960 to 1970 in the number of unmarried couples living together. Time magazine reported that the number of communes in the country went up from about 100 in 1965 to approximately 3,000 in 1971.

Youth Survey findings indicate that acceptance of unmarried cohabitation is high, but interest in communal living has dropped since 1972.

	Total	Age				Sex	
		14-16	17-18	19-21	22-25	M	F
There is nothing wrong with a couple living together without being married.	%	%	%	%	%	%	%
Agree strongly	31	29	31	32	31	35	27
Agree somewhat	31	31	33	33	28	30	32
Disagree somewhat	17	18	18	17	13	17	16
Disagree strongly	20	18	16	19	27	16	23

Respondents were asked the degree of their agreement with the statement, "There is nothing wrong with a couple living together without being married." Three in five feel this living arrangement is not wrong; more males (65%) than females (59%) agree. College students and college graduates are most likely to feel this way; married respondents approve less of unmarried cohabitation, of course, than singles. The oldest males surveyed—ages 22 through 25—agree more strongly than other males, while the oldest females agree less frequently than other female respondents.

There was an 8-percentage point drop in interest in communal living over the past two years, to 19 percent in 1974. Males, nonwhites, singles, and younger respondents most often say they have tried or will try communal living. This drop in interest reflects the weakened influence of the youth counterculture.

	Total		Male		Female	
	1972	1974	1972	1974	1972	1974
	%	%	%	%	%	%
Feelings about communal living						
This is something I have tried or definitely will try.	27	19	31	22	23	17
I haven't tried living like this, and can't see that I ever will.	73	81	69	78	77	83

As interest in communal living declined so did the degree of acceptance of attitudes supportive of this way of life. In 1972, 48 percent said it is all right to share your family; by 1974 it was 43 percent. The proportion of young people who say they would encourage their children to join a commune went down 5 percentage points over the past two years.

00065

	Total		Male		Female	
	1972	1974	1972	1974	1972	1974
	%	%	%	%	%	%
It is wrong to share your family and your private property, and accept support from others the way people in communes do.	52	57	53	57	51	56
or						
It's perfectly all right to share your family and know you can depend on others for assistance any time you want to.	48	43	47	42	49	43
If any of my children decide to live in a commune I would discourage them because they couldn't possibly benefit from living that way.	46	50	44	51	48	48
or						
If any of my children decide to live in a commune I would encourage them because it's always good to experiment with different ways of living before deciding what's best.	54	49	56	48	52	50

Work and Careers

Thirty years ago in the United States only about half of the young people finished high school, and college attendance was rare. Few women worked–especially wives and mothers–and retirement was out of the reach of many people.

Nearly all of this has changed, and the 1974 Youth Survey findings seem to foretell that work patterns will change again, possibly in the near future. Many young people today want to be able to interrupt their careers. Almost half of the men and women interviewed say they will take at least one major leave of absence from their career–for travel, education, childraising and the like–and then return to work. If these young people follow through on their intentions, it will be a marked deviation from previous career patterns.

The mounting cost of higher education and the smaller number of professional openings available have led many young people to question the purposes of the college experience. In 1974, 53 percent of college students are primarily going to college for directly practical benefits: to train for a specific occupation, to obtain a better position in society, or to be able to make more money. Others seek something more diffuse, such as to become a more well-rounded person.

Hard Work

The belief that hard work pays off is traditionally American. Yet there has been some concern that this attitude is eroding, and with it the motivation to work hard. The downturn in productivity of the nation's labor force has added to these fears.

The survey found that 2 in 5 young people agree strongly that, "Hard work almost always pays off," and another 1 in 3 agrees somewhat. Married people are more likely to believe in hard work; the South is the region where this belief is strongest.

00067

		Marital Status		Region			
	Total	Married	Single	NE	NC	S	W
	%	%	%	%	%	%	%
Hard work almost always pays off.							
Agree strongly	40	48	37	31	41	46	38
Agree somewhat	34	30	35	35	34	33	36
Disagree somewhat	17	15	17	21	18	12	16
Disagree strongly	8	6	9	11	6	7	9

Careers.

Young Men's Viewpoints

Only 2 percent of young American men expect to work little or not at all. Another 18 percent plan on changing careers frequently or taking many breaks from work. The rest—4 in 5—anticipate staying in one career throughout their work life, although most of these think they will take at least one major leave of absence.

Curiously, both college students and high school dropouts are less likely than those at other educational levels to plan for an uninterrupted career. College students, however, most often want the pattern of a single career with at least one major break.

Married people (47%) are more likely than singles (33%) to seek an uninterrupted career, undoubtedly because of their greater financial responsibilities.

Work and Marriage

Young men's attitudes toward marriage are strongly associated with the type of work pattern they intend to have. The more favorably young men feel toward marriage, the more often they expect an uninterrupted career, as a following table shows.

Anticipated Work Experience, Young Men

		Education					
	Total	Not in school/ not H.S. grad.	In H.S.	Not in school/ H.S. grad.	In college	Not in school/ some coll.	College grad.
Once I decide on a career, I will probably stay in the same line of work, uninterrupted, until I retire.	% 35	% 27	% 36	% 45	% 27	% 38	% 35
Although I intend to stick with one career, I will probably interrupt my work once or twice to do something like further my education, or travel extensively, or raise my children.	45	46	44	39	54	42	41
I expect to change careers or take leaves of absence at various times in my life.	18	23	17	12	20	20	25
I expect to work for only a short time, if at all.	2	4	3	3	1	-	-

Attitudes Toward Marriage, Young Men

	Marriage great thing	Most marriages happy	Most marriages unhappy	Marriage outmoded
	%	%	%	%
Anticipated work experience of young men				
One career, uninterrupted	41	36	29	19
One career, with interruptions	44	47	39	29
Many career changes or interruptions	13	16	25	40
Little or no work	1	1	5	12

00069

Careers.

Young Women's Viewpoints

Fewer than 1 in 4 young women now intends to be a full-time housewife and work little, if at all, outside the home. Among young married women, more than 1 in 3 expect not to work. Overall, 3 in 5 women plan on one career, but most of these will want at least one major break aside from childbearing periods. Women from less than average income backgrounds are more likely than others to plan on changing jobs or taking many leaves of absence.

Presently, about 45 percent of American women are in the labor force, so the intentions of these young women suggest that the increases in women's work rates will continue.

Anticipated Work Experience, Young Women

		Marital Status		Financial		
	Total	Married	Single	Above Average	Average	Below Average
	%	%	%	%	%	%
Once I decide on a career, I will probably stay in the same line of work, uninterrupted, until I retire. I might, however, take off for a while right before and right after having a child.	16	13	18	17	16	15
Although I intend to stick with one career, I will probably stop working for lengthy periods to raise children, or to travel or further my education.	45	34	49	46	46	35
I expect to change careers and/or take leaves of absence at various times in my life.	16	16	16	16	14	22
I expect to work for only a short time, if at all, because I will be married and a housewife.	23	37	17	21	24	25

Work and Marriage

Attitudes toward the woman's role, marriage, and the responsibilities of motherhood are all associated with the type of work experience young women anticipate having. Almost half of the females interviewed who agree strongly that woman's place is in the home, plan to stay at home themselves. But only 7 percent of those who strongly disagree with that philosophy say they will be permanent housewives.

Extent of Women's Agreement with the Statement—Woman's Place Is in Home Still Makes Sense

	Agree strongly	Agree somewhat	Disagree somewhat	Disagree strongly
	%	%	%	%
Anticipated work experience of young women				
One career, uninterrupted	12	16	18	19
One career, with interruptions	30	48	[illegible]	[illegible]
Many career changes or interruptions	11	[illegible]	[illegible]	[illegible]
Little or no work	46	[illegible]	[illegible]	[illegible]

Very few women with a negative [illegible] all their time being a housewife [illegible] who say marriage is great want [illegible] suggesting an evolution in the [illegible]

00071

Women's Attitudes Toward Marriage

	Marriage great thing	Most marriages happy	Most marriages unhappy	Marriage outmoded
	%	%	%	%
Anticipated work experience of young women				
One career, uninterrupted	16	14	22	27
One career, with interruptions	41	50	40	39
Many career changes or interruptions	12	14	32	30
Little or no work	29	23	6	3

There is majority support for the statement, "If a woman has children she shouldn't go to work until they are grown, unless it's an economic necessity." However, more than 1 in 3 young people disagree, which is probably a higher proportion of disagreement than this idea would have received in past years.

Young men favor this philosophy more than young women; the latter, of course, are more personally affected. Married and single people have about the same overall opinions on this, although singles believe less strongly that mothers of young children should not work.

		Sex		Marital Status	
	Total	M	F	Married	Single
	%	%	%	%	%
If a woman has children she shouldn't go to work until they are grown, unless it's an economic necessity.					
Agree strongly	30	33	28	34	29
Agree somewhat	30	34	27	26	32
Disagree somewhat	24	21	27	27	24
Disagree strongly	13	10	16	12	13

As stated, attitudes toward the obligations of motherhood are related to women's career plans. Twelve percent of the young women who strongly agree that mothers should stay home when their children are young, intend to have a basically uninterrupted career. But 28 percent who strongly disagree with this belief plan on a career without major interruptions.

Mothers of Young Children Ought Not to Work

	Agree strongly	Agree somewhat	Disagree somewhat	Disagree strongly
	%	%	%	%
Anticipated work experience of young women				
One career, uninterrupted	12	14	16	28
One career, with interruptions	38	52	50	34
Many career changes or interruptions	11	14	16	27
Little or no work	38	20	17	9

Reasons for Going to College

College attendance is often work-related. The 1974 Youth Survey found that more than half of college students are there primarily for one of these reasons, 1) Train for a specific occupation, 2) Attain a better position in society, or 3) Earn more money.

Upward social mobility is a more important goal for young men. Seventeen percent of male college students say they seek a higher social status through college, compared to 8 percent of women. But more women than men were motivated by the opportunity to train for a specific occupation.

After "training for a specific occupation," becoming a "well-rounded person" is the most popular goal; 22 percent of men and 28 percent of women say it is their foremost reason for going to college.

00073

Another frequent motivation is "to better prepare myself to contribute to society." Fourteen percent of students say this is their primary reason for attending college.

	Total	Sex M	Sex F
	%	%	%
Which statement best describes your main reason for going to college?			
To train for a specific occupation	29	27	31
To become a well-rounded person	24	22	28
To better prepare myself to contribute to society	14	15	13
To attain a better position in society	13	17	8
To be able to earn more money	11	11	9
Because it was expected	4	3	4
Did not know what else to do	2	3	1
To have a good time	2	3	2
To avoid having to work for a few years	1	1	1
Other reasons	1	-	2

A Life Insurance Career

How do young people feel about a career in life insurance? When asked in 1972, 68 percent said working for a life insurance company was as desirable as working for any other kind of company. By 1974, 76 percent felt this way.

Sex and education influence attitudes toward a career in life insurance. This year, 8 in 10 young women are favorable in their evaluation of working for a life insurance company, compared to about 7 in 10 young men. College graduates (58%) and college students (68%) are less positive toward life insurance work than young people at all other educational levels (79% combined).

The feelings of college students and graduates suggest that either life insurance companies have a poor image on campuses, or people looking for professional work are unaware of the satisfactions and opportunities offered in this field. These findings indicate that stronger campus recruit-

ing efforts and an enlargement of the Businessman-in-Residence Program conducted by the Institute on behalf of the life insurance business will be helpful in attracting larger numbers of highly educated young people to careers in life insurance.

	1972	1974
	%	%
A life insurance company is as good a place to work as any other kind of company.		
Agree strongly	18	20
Agree somewhat	50	56
Disagree somewhat	21	16
Disagree strongly	10	7

	Education					
	Not in school/ not H.S. grad.	In H.S.	Not in school/ H.S. grad.	In college	Not in school/ some coll.	College grad.
	%	%	%	%	%	%
A life insurance company is as good a place to work as any other kind of company.						
Agree strongly	18	20	23	18	20	10
Agree somewhat	55	60	54	50	58	48
Disagree somewhat	21	13	15	20	14	26
Disagree strongly	5	6	7	10	7	17

Fringe Benefits

Respondents ages 18 through 25 were shown a list of 12 job-related fringe benefits (next table) and asked which 3 they would prefer most. Full health insurance coverage is most often desired, selected by 2 in 3; free

education is second, a choice of 2 in 5. Life insurance coverage is fourth, immediately after profit sharing.

Young women are more interested than men in getting free education and in having insurance of all kinds provided; they picked health insurance, life insurance and auto insurance more frequently than men. A greater number of young men want time off from work; they chose longer vacations and a four-day work week more than women.

	(Ages 18 through 25)		
		Sex	
	Total	M	F
	%	%	%
If your employer offered the benefits listed below and you could choose only three, which would you choose?			
Full health insurance coverage	66	61	71
Free education (including graduate courses)	43	38	47
Profit sharing	36	44	29
Life insurance worth twice annual income	30	29	31
Longer vacations	25	28	23
Full auto insurance coverage	23	21	25
A year-end bonus	23	22	24
A four-day work week	23	26	19
Lengthy periodic leaves of absence	10	10	10
Free legal assistance	9	10	9
Discount travel plans	8	7	9
Free lunches	2	2	2

Technical Appendix

Description of the sample

In March 1974, the Institute participated in a shared-cost survey conducted by Gilbert Youth Research among 2,500 persons, age 14 through 25 years, throughout the United States. The national probability sample was drawn from three distinct groups: high school, college, and those not in school.

Personal interviews were conducted with samples derived from 106 sampling units. The units were distributed as follows: 36 units for the high school sample; 34 units for the college sample; and 36 units for the nonschool sample.

A total of 2,510 interviews were completed: 1,033 in high schools, 900 in colleges and 577 with nonschool respondents; 620 of these were conducted in the Northeast region of the United States, 568 in the North Central, 708 in the South, and 614 in the West.

Weights were applied to the survey interviews to balance the sample for geographic region and age within school status, to coincide with 1970 Census Bureau figures. The resulting breakdown by region and school status is compared to U.S. Census Bureau figures in the following table.

	Total		In high school		In college		Not in school	
	1970 Census	Sample	1970 Census	Sample	1970 Census	Sample	1970 Census	Sample
	%	%	%	%	%	%	%	%
Total	100.0	100.0	37.2	41.2	15.8	35.9	47.0	23.0
Region:								
Northeast	22.7	24.7	21.6	26.4	23.1	22.1	23.4	25.7
North Central	27.6	22.6	28.7	24.6	26.6	18.2	27.1	26.0
South	32.0	28.2	31.0	27.6	26.3	29.7	34.7	27.0
West	17.7	24.5	18.7	21.4	24.0	30.0	14.8	21.3

000077

Tolerance limits on the results

Each percentage in this report has an associated range for its probable true value. Thus, on each question there is a tolerance limit of plus or minus x% associated with the results reported for the total sample, or for any demographic subgroup (e.g., the percent response for an item by 17-18 year olds only).

To assist the reader, the formula to estimate sampling error has been applied in the following table to several key response "splits," for each of the major demographic variables presented in the report. For a quick, conservative estimate, the reader may apply the stated tolerance limit value associated with the nearest split to the actual results for the relevant subgroup, as presented in the report.

It should be noted that error limit values prescribe absolute limits, not relative limits. Thus, if the reported rate for a demographic subgroup is 40%, and the tolerance limit is 5%, the reader may infer that in the population the "true value" lies between 35% and 45% (40% plus or minus 5%), in 95 out of 100 cases.

Tolerance limits for prescribed splits of the data

	Assumed splits of the data					
	% 50/50	% 40/60	% 30/70	% 20/80	% 10/90	Sample Size
Total sample	2.0	1.9	1.8	1.6	1.2	2,510
Sex:						
Male	2.7	2.7	2.5	2.2	1.6	1,312
Female	2.9	2.8	2.6	2.3	1.7	1,198
						2,510
Age:						
14-16	3.9	3.8	3.6	3.1	2.3	629
17-18	3.8	3.7	3.5	3.1	2.3	657
19-21	3.4	3.3	3.1	2.7	2.0	828
22-25	4.9	4.6	4.5	3.9	3.0	396
						2,510
Education:						
High school	3.0	3.0	2.8	2.4	1.8	1,033
College	3.3	3.2	3.0	2.6	2.0	900
Not in school	4.1	4.0	3.7	3.3	2.4	577
						2,510
Geographic region:						
Northeast	3.9	3.9	3.6	3.1	2.4	620
North central	4.1	4.0	3.8	3.3	2.5	568
South	3.7	3.6	3.4	2.9	2.2	708
West	4.0	3.9	3.6	3.2	2.4	614
						2,510
Race:						
White	2.1	2.0	1.9	1.7	1.2	2,251
Nonwhite	6.1	6.0	5.6	4.9	3.7	259
						2,510

Tolerances are also involved in the comparison of results between two different samples. To facilitate comparison of this year's findings with the 1970 and 1972 Youth surveys, the following table shows the approximate magnitude of difference required between any two surveys for that difference to be statistically significant at the 95 in 100 confidence level.

	Magnitude of Difference Surveys		
Percentages	**1970/1972**	**1972/1974**	**1970/1974**
10% or 90%	± 2.08%	± 2.16%	± 1.95%
20% or 80%	± 2.76%	± 2.88%	± 2.59%
30% or 70%	± 3.16%	± 3.30%	± 2.97%
40% or 60%	± 3.38%	± 3.53%	± 3.18%
50%	± 3.46%	± 3.60%	± 3.24%

Sample 1 (1970) n=3,000
Sample 2 (1972) n=2,000
Sample 3 (1974) n=2,500